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Making It **YOUR BUSINESS**

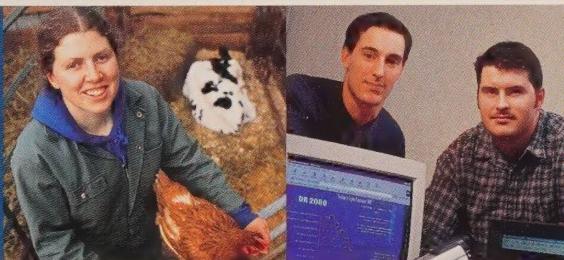


Inside:

SHARE THE EXPERIENCE OF
YOUNG BUSINESS OWNERS
IN ATLANTIC CANADA



INDEPENDENCE • ENERGY



INITIATIVE • FUTURE • DREAMS



Atlantic Canada
Opportunities
Agency

Agence de
promotion économique
du Canada atlantique

Canada

WORKING WITH YOUNG ENTREPRENEURS



How many young Atlantic Canadians (aged 12-30) say they are likely to start their own businesses? Is it:

- a) 14 %
- b) 44 %
- c) 64 %



With Youth II)
Reconnecting Government
Source: Angus Reid -

64%.

When you consider over half-a-million Atlantic Canadians are "young", and that most new jobs in this region come from small business start-ups, it's not hard to see who will be driving the economy. It's young people with the desire and ability to create jobs for themselves and others. Young people like those profiled on these pages.

That is why, in 1990, ACOA implemented a strategy to ensure more young people are aware of entrepreneurship as a career option, as well as to make available the counselling and financial support they need to make their dreams a reality.

Today, entrepreneurship curriculum is offered in schools, customized counselling and financing are available to help young people start businesses, and information on how to start a business has never been more accessible.

The entrepreneurial spirit is alive and well in Atlantic Canada and ACOA and its partners will continue to work to ensure a bright future for the region and its young people.

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To order this brochure
please request
Catalogue No.: C89-4/61-2000
ISBN: O-662-64937-0



Atlantic Canada Opportunities Agency

Agence de promotion économique du Canada atlantique

Canada

Making It YOUR BUSINESS

A World of Opportunities

"There are some great advantages to being an entrepreneur, but there's a lot more to owning a business than meets the eye. You have to be on your toes all the time. I'm glad that I talked with people who could help me to understand the things I had to do to start a business.

Never be afraid to ask for help. There are many people and organizations out there who can help you out – and a lot of it is FREE!"

RICHARD WALTERS

Richard's Family Restaurant
Port aux Basques, Newfoundland

Richard Walters is one of thousands of young Atlantic Canadians following dreams to create their own businesses. Those profiled in this document faced many of the same challenges you might encounter in starting your own business. They took advantage of the many programs, agencies and expertise available to help young people start businesses in communities throughout Atlantic Canada.

Share the experiences of these successful young entrepreneurs and learn where to find information, advice, direction and financing – everything you need to take a good business idea and build a future.

Table of Contents

②



SUZANNE BOURQUE

Academy of Classical Ballet

③



JAKE MACKINNON

Roadrunner Rickshaw

④



CONTESSA SCOTT

Scott Farms

⑤



JOE OLIGER & MIKE SHEA

Digital Renaissance 2000

⑥



DINO KARATZIOS & PHIL COLTON

Cano Consultants

⑦



EVA NICHOLAS

Swift Hawk Distributors

⑧



MYRA POOLE

Pye's 'n Things

⑨



JAMI LYNN WARREN

JayLyne's Intimates

⑩



LUC PLOURDE & HERMEL LECLERC

Oxygaz Itée

⑪



KATE O'ROURKE

Q Continuum Internet Innovations

⑫



NATALIA SQUIRES

Mosaics and Modern Furnishings

⑬



MARLENE MULLIGAN & LORI MURPHY

uprintcoupons.com

⑭

INFORMATION

Academy of Classical Ballet

S U Z A N N E B O U R Q U E

Moncton, New Brunswick

Getting Started

- check out programs like the Student Venture Capital Program that offer financing for students trying to start a business
- you don't have to leave your home area to make it in business... look for opportunities on your own doorstep
- don't expect to pay yourself much of a salary in the early going
- you'll be very busy, so learn how to organize yourself; consider taking a course or reading a book on time management

"I never would have imagined that I'd be doing this in Moncton. I always thought I'd have to move to Montreal or New York – somewhere other than here!"

Suzanne Bourque was 16 years old when she decided to start her own business. She had been studying dance for many years and realized that if she wanted to pursue a career, she would have to leave home to find the proper training. Then an opportunity came along. "A woman came from Montreal to open a studio here in Moncton, then decided not to continue," she recalls. "She had an amazingly talented instructor – a professional dancer from Armenia – who could give me the level of training I wanted, plus he was interested in staying here. We sat down with my parents one night and planned a company."

Suzanne opened the Academy of Classical Ballet in 1996, with nine students and a small studio space leased from a family friend. The low monthly rent and a summer employment loan from the New Brunswick Student Venture Capital Program allowed her to use bank loans to invest in the stereo, mirrors and bars required to properly equip a dance studio.



In an effort to build the business, she checks out web sites of other dance studios to get a better idea of how they market themselves. She also visited established dance schools to see how they are managed, and sought advice from people in the field.

In 1998, Suzanne relocated her studio to a prime downtown location where she now has two dance studios and a costume/warm-up area. "I realize that I am very fortunate," she admits. "I live at home so I've never worried about paying rent or buying groceries. I just worry about how to balance running the business, doing homework, keeping up with my own dance lessons, and having a personal life."

"Many people warn me that starting a business when you're young forces you to grow up too fast," says Suzanne, "so I do try to

keep a social life. I was always very busy when I was young, so I'm very good at organizing and managing my time effectively. This is very important for anyone starting a business."

After four years of operation, the company is now in a position where Suzanne can take another new step – drawing a salary. All of the revenues thus far have been invested in the business, to pay off loans and improve the studio. It has been one of many sacrifices she says were well worthwhile.

"I've learned so much from this experience that if it ended tomorrow, I wouldn't regret a thing. The experience has taught me so much. It has helped me to develop confidence, to know how to work with people and to learn about business. It has taught me that I can do anything that I really want in life." 



Getting Started

- make sure you study every conceivable aspect of the business (anything that could go wrong often does)
- make sure you understand the business potential, the revenues and expenses, the value of assets
- investigate all available sources of financing, especially those designed for students or young people which have better interest rates such as the Youth Entrepreneurial Skills (YES) Program
- pursue a type of business you know you will enjoy
- make use of the information and counselling you can get through places like Open for Business

Roadrunner

Rickshaw

JAKE MACKINNON

Halifax, Nova Scotia

Jake MacKinnon was fresh out of high school when he landed the ideal summer job. "It was perfect for me," he laughs. "Lots of fresh air, plenty of exercise, plus you're outside talking with people and having fun all day." In fact, it seemed like such a perfect job that he jumped at the chance to buy the business the following year. Jake MacKinnon. Age 19. Business Owner.

"I'd really never thought about owning a business," admits Jake. "Becoming an entrepreneur just sort of happened. I knew it was a great summer job with flexible hours and the potential for good income. When the owner decided to sell, I was the first one to make him an offer."

Not everyone will agree that running a rickshaw through the streets of downtown Halifax is the ideal summer job, but when you mix the right individuals, the right environment and the right customers, the results are rewarding. Business has been very good and there is a whole new market to tap since Jake bought the company – 85 cruise ships stopped in the port during the summer of 1999 and the industry forecasts increased traffic.

Inexperience might have added to the challenge but it hasn't hampered the excitement or his success. "I didn't have any idea how to start a business when I decided to make the offer," recalls Jake. "The previous owner told me how to go about renewing licenses and getting insurance,

and what to expect for revenues and expenses. Then I went to a bank and took out a regular business loan and learned the rest as I went along."

Jake soon discovered that he could have saved money initially by using programs and resources available for student business owners – like the Youth Entrepreneurial Skills Program (YES) loan he received in 1999. This allowed him to expand his fleet to eight rickshaws. Through a resource centre called Open for Business, Jake participated in a series of workshops, training sessions and mentoring designed to help young entrepreneurs succeed.

"This experience is fantastic," says Jake. "It's definitely helped me out in my Commerce courses at university and I've learned so

much about business." Purchasing the company has allowed him to develop many different business skills – things like hiring staff, managing contracts, building effective relationships with workers, growing a business, and increasing revenues.

"This has been an absolutely great job for me so far," he adds. "I plan to hold on to it for a while." Would he do it all again? "Oh, definitely. My mind is always searching for just the right idea for me. Entrepreneurship is great experience if you have the desire to try it... plus, I'll know a lot more about what's involved the next time!"



Getting Started

- evaluate the business opportunity carefully
- speak with potential buyers, suppliers and people already in business
- seek advice and resources of ACOA and local economic development agencies and ask about loans such as ones offered by the ACOA Seed Capital ConneXion Program
- use the internet to research the industry and similar businesses

"I always knew that I wanted to start a business of my own. I just didn't know what it might be." Contessa Scott always had the desire to be an entrepreneur and was certain that she would do something related to farming. It just took a while to work out a viable business idea.

She owned some cows while in high school and her interest in livestock took off while studying at the Nova Scotia Agricultural

College in Truro. "I worked one summer buying and selling calves and I just loved the rush of buying and selling," she recalls. "**The excitement of making a good buy, then turning a profit on the resale, is a high you just can't describe.**"

The idea of being her own boss was a major motivation. "I thought it was the ideal solution with my visual impairment, because I don't have to worry about adjusting my lifestyle to work in someone else's environment."

Before starting up, she spoke at length with people working in the industry. She watched the fluctuations in market prices and realized that veal was one of the more stable markets to enter. She studied market trends to get a clear idea of seasonal changes in customer demand, then she started putting her plans into action.

"I went to different banks looking for help to start the business, but I wasn't very successful. Fortunately, I spent some time with someone at ACOA who helped me to work on my business plan and find different internet sites where I can get current research and scientific information on a regular basis." She also went to the PEI Ministry of Agriculture for advice and was referred to the Central Development Corporation. She learned about the ACOA

Seed Capital ConneXion Program where she received the financing she couldn't get through the banks.

This financing enabled her to build a barn and purchase some purebred Holstein cows. She launched Scott Farms in 1997. The business is not an easy one and is probably not a traditional choice for an entrepreneur these days. The hours are long and the work is never-ending, but Contessa believes that it brings her many rewards. She loves working with livestock, the lifestyle on a farm, and the thrill of making a good sale.

In the spirit of true entrepreneurship, Contessa is not content to concentrate too heavily on one thing. In addition to raising beef calves, she has milk cows to provide food for the calves and more than 100 laying hens. She recently started harvesting hay on nearby property and plans to try her luck growing potatoes for the early harvest market.

After four years in business, Contessa admits that she is still learning something every day. In fact, she is convinced that the learning process never stops. Suppliers may change, customers may change, new viruses appear, and genetic engineering brings new opportunities and issues. Just keeping up to date can be a full-time job. 

Scott Farms

CONTESSA SCOTT

Clyde River, Prince Edward Island

Getting Started

- get business advice from your local Community Business Development Corporation
- investigate loans through the ACOA Seed Capital ConneXion Program
- look into the Self-Employment Benefits from Human Resources Development Canada
- find an educational program for the type of work you enjoy doing

Digital Renaissance 2000

J O E O L I G E R & M I K E S H E A

Clarenville, Newfoundland

What happens when your business grows faster than you ever imagined? It might seem like a dream come true, but rapid growth sometimes brings some significant challenges.

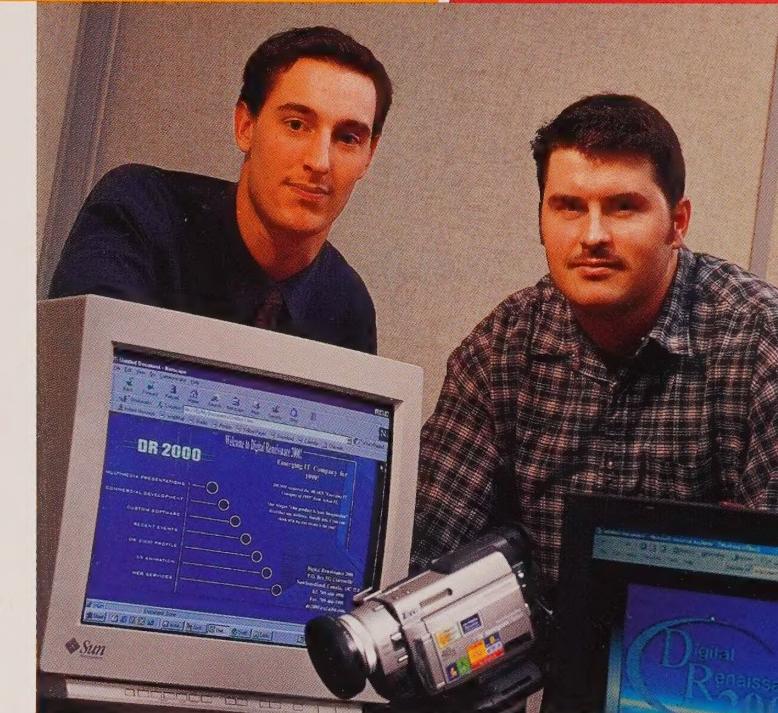
Mike Shea and Joe Olinger were confident there was a huge potential market for multimedia production with 3D computer animation services. They believed there were many opportunities in their home province and demand internationally seemed to be exploding. They just never thought their own business would take off so quickly.

They launched Digital Renaissance 2000 in June 1999, but spent much of the first few months developing a portfolio of work samples and their own web site www.dr2000.nf.ca. "A portfolio is critical in this business," explains Mike, "since

everything is visual and people want to see what you can produce before they're willing to buy." By early 2000, the company had eight employees.

Their plans were to start out small – doing projects like photo touch-ups and archiving, designing and hosting web sites, and producing CD-ROMs. "We're developing each area of the company as we go," adds Joe, "and we've found our niche in E-Commerce web site development, TV commercial development, custom software and CD-ROM development."

Public reaction to their first animated interactive CD-ROMs was so favourable that advertisers came looking for 3D-animated TV commercials. The combination of DR2000's state-of-the-art equipment and technical design skills resulted in this new avenue of business.



Creating the company is a great accomplishment for both Mike and Joe, neither of whom wanted to spend years working for someone else.

They are also proud to be able to create some exciting new jobs in their home province. However, it has taken a lot of time and a lot of work.

They set to work on a business plan in early 1999. "We went to the CBDC and to Action IT – it promotes information technology in the Clarenville area," he continues. "They gave us some ideas on how the business should evolve. We received a Seed Capital ConneXion loan from ACOA and Self-Employment Benefits for Joe and I. It was a great help, especially starting out." According to Mike, getting additional funding was a bit of a challenge, because the industry is

new and local financial institutions didn't understand the significant set-up costs or the business potential.

The hardest part of the business now seems to be managing the demand. They don't want the company to grow too quickly, but they do want to satisfy customer needs. "It's a tough business to build," confides Mike. "3D animation takes a lot of expensive equipment, and finding qualified staff is a challenge because there aren't many people in the area with the skills we need. But it is a great learning experience. It's been very rewarding so far and we're only at about two per cent of where we'll be a year from now." ♣

Getting Started

- don't stop your research once the business is open; ongoing market research is critical to your success
- read as much as you can on your industry and business management
- concentrate on building (and maintaining) strong relationships with your customers, suppliers, employees, etc.
- be prepared to deal with cash flow problems
- source information from the internet

- talk to established business people
- take advantage of the training and financing available through programs like the ACOA Seed Capital ConneXion Program
- be patient

CANOS CONSULTANTS

DINO KARATZIOS & PHIL COLTON

Bathurst, New Brunswick



Maybe it was genetic. Maybe it was good mentoring. Maybe it was simply a case of understanding what they want out of life. Something motivated Phil Colton and Dino Karatzios to follow the path of entrepreneurship.

There are certainly similarities in their backgrounds. Both have parents who are self-employed; both owned businesses previously; both share a desire to reap the benefits of their own hard work. When they met in Bathurst, both were managing their own technology consulting businesses.

"Whenever we got together socially, the conversation inevitably came around to business," recalls Phil. "We talked about new opportunities and how our businesses were going. Eventually we realized that our skills were complementary and that we could accomplish far more by merging our two companies than either of us would ever achieve alone."

They struck a partnership in 1998 when the two were in their early 20s; by that time, they were already business veterans. The new company, Canos Consultants, offers software programming, database design, technical support, and general business consulting (showing clients how to boost efficiency by making better use of available computer technology) to both medium-sized businesses and large industries.

In building Canos, they have done a considerable amount of research into developments in the industry, business management and customer needs. "We are both avid readers and very resourceful," says Dino. "If there is something we want to know, we can usually put our hands on it. We use the internet a lot and we've learned about different government agencies and programs designed to help you succeed in business."

They received a start-up loan from the ACOA Seed Capital ConneXion Program as well as a grant for training costs. This assistance enabled them to attend conferences and training sessions to improve their business and managerial skills.

"When you're starting out, it's often hard to make ends meet. Cash flow is a problem whether you're starting out or expanding, so a loan like this is very important," explains Dino.

One of the keys to their success thus far is their ability to get along well with people. "You have to work on building solid relationships with everyone," suggests Phil, "your customers, suppliers, bankers, advisors, employees and even partners." Both Phil and Dino have been very active in sports and credit the experience with helping to prepare them for business.

"Team sports, especially, can teach you a lot of valuable business lessons. It's all about working with others to achieve a common goal. You learn about goal setting, motivation, leadership and competition. Business is very competitive," he continues. "If you're the type of person who plays sports and doesn't bother to keep score, entrepreneurship is probably not for you. You've got to keep score in business, or you're not going to be in business very long." 



Getting Started

- get sample business plans and advice from the Atlantic Canada Opportunities Agency (ACOA) and the Canada Business Service Centre (CBSC)
- approach local economic development resources such as the Inrich Business Development Centre and seek financing through the ACOA Seed Capital ConneXion Program
- check out assistance available to young Aboriginals from Ulnooweg and Aboriginal Business Canada (ABC)
- use the internet for research on your industry and starting a business
- prepare to work hard and enjoy it

SWIFT HAWK DISTRIBUTORS

EVA NICHOLAS

Whycocomagh, Nova Scotia

You never know where you might find your inspiration. A few years ago, Eva Nicholas was walking through a grocery store in the United States when she stumbled upon an idea with great potential. "I turned down one aisle and all I saw was shelf after shelf of bottled water. At the time, it was something you never would have dreamed of here in Nova Scotia."

Her boyfriend suggested that bottled water was the wave of the future and that she should tap into the opportunity before someone beat her to it. Given that there weren't many jobs available in her community, Eva created her own and some others. The rest, as they say, is water under the bridge.

Swift Hawk Distributors opened in July 1999, selling bottled water and leasing water coolers to customers on the Whycocomagh

Reserve. "We had 25 customers and made deliveries in an old pick-up truck," laughs Eva, "but people were really understanding and we had great word-of-mouth promotion. By Christmas, we were up to 300 customers."

Between the time she came up with the idea and the day she started her business, Eva did a lot of research. "I went to the library and the internet and read everything I could," she says. "I never imagined there was so much to learn about water, and I never knew there was so much involved in running a business!"

Eva believes that it is important to put a major effort into preparing a business plan. "It's really important to do much of the research yourself because it will be your business."

Preparing the rough plan teaches you some important things you'll need to know to run your company. I still refer to my plan all the time."

While she had never prepared a full business plan before, Eva received sample plans from ACOA and her local CBSC, and guidance from the Inrich Business Development Centre. She also downloaded plans from the internet. "I called different offices and read everything I could get my hands on. I got statistics on the populations living in the local communities and contacted local bottlers and water cooler wholesalers to talk about supplies and pricing."

Eva received great support and advice from the Ulnooweg Program, Aboriginal Business Canada (ABC), and her local Band office. Ulnooweg provides

extensive accounting support, employee training allowances and start-up financing. This financing, and a grant from ABC, allowed her to purchase the initial stock required.

As revenues continue to grow, Eva hopes to expand her market to neighbouring reserves, then throughout Cape Breton and maybe into mainland Nova Scotia. "My business forecast said it would take me three years to grow to this point. Our performance has been so strong that the bank approved a second loan so that we could buy more stock to keep up with the demand – and a new delivery van." 

Pye's 'N THINGS

MYRA POOLE

St. Lewis, Labrador



Opportunity doesn't always knock when it's convenient. Sometimes you have to jump when the timing is right.

Myra Poole knows that timing is a critical element in business. She had done quite a lot of research and planning for her business, Pye's 'n Things, but chose to launch the business sooner than she had intended.

"I originally planned to build a new bakery, but before we got that far, I was offered a great package deal on some industrial baking equipment," she explains. "It was a buy-now-or-else deal, and the price was right. So was the market." Myra leased available space and started the business in September 1999.

Early on, Myra identified that her community of St. Lewis did not have a bakery, nor did most of the nearby communities of coastal Labrador. A bakery seemed like an idea with strong potential so she started looking at the issues of how to get started.

Having worked previously with the Southeast Aurora Economic Development Corporation, Myra knew about many of the resources available to assist young entrepreneurs. "I knew the industry and how to approach starting a business," she recalls, "and I used the CBSC a lot. They sent me a kit filled with information about places I could go to find specific information or funding." She also received great support and advice from colleagues in the Newfoundland & Labrador Organization for Women Entrepreneurs.

Living in a fairly isolated region brings some interesting challenges for a business, so Myra hired a consultant to help her develop a strong business plan. The plan identified the set-up costs for purchasing and shipping equipment and supplies by sea or air. It also addressed issues such as: how to select suppliers and retail partners; what type of products would be in demand; the quantity of baking supplies needed to last from September to June; estimated sales volumes; the potential loss of product due to delayed delivery in unpredictable winter weather; and packaging required for retail goods.

Getting Started

- get direction from your local Community Business Development Corporation (CBDC)
- learn from other entrepreneurs by joining networking organizations like the Newfoundland & Labrador Organization for Women Entrepreneurs (NLOWE)
- use info from CBSC to learn about loans and resources
- take advantage of financing opportunities such as the ACOA Seed Capital ConneXion Program
- invest solid effort into the development of a quality business plan

"It would have been less challenging to plan if there had been an existing bakery," says Myra, "because we had nothing to go on. We didn't know how much we'd sell or when we'd be busy. Our estimates were really close, though, and our second year will be much easier."

With a solid business plan in hand, Myra received an ACOA Seed Capital ConneXion loan through the Labrador Community Development Corporation which requires no payment or interest for up to one year. "It cost me much more than that to get going," she says, "but the loan made this business possible."

Creating a business is a lot of work and Myra only recommends it to people who are totally committed to the idea of being self-employed.

"You have to give it your full attention. There are always decisions to be made and things to do, but you learn so much and it's such a great feeling of accomplishment." 

Getting Started

- apply for financial assistance from programs such as Self-Employment Benefits, the ACOA Seed Capital ConneXion Program and the Canadian Youth Business Foundation
- look into educational programs such as Holland College's New Enterprise Store
- seek advice, direction and research at the Canada Business Service Centre
- use an internet search engine to find specific information

ATLANTIC CANADA
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9



jayLyne's INTimates

JAMI LYNN WARREN

Summerside, Prince Edward Island

When it came to starting a business, all the pieces just seemed to fall into place for Jami Lynn Warren. "I was in university but wasn't finding it very rewarding, so I decided to take a year off. I found a job in retail and really enjoyed the business – especially the contact with customers. So when I was ready to go back to school, I decided to learn how to start my own business."

Jami Lynn's desire took her to Holland College which offers a one-year program called the New Enterprise Store. It is designed for people interested in learning how to become entrepreneurs. "We learned so much in the program," she says. "Things like developing a good business plan, marketing, accounting and customer service. And everything is confidential, so it's a great place to plan your own business."

One of the great advantages of the program is access to expertise. "The instructors teach you how to do proper research and are always willing to lend their support or give you a boost when your morale is low," explains Jami Lynn. "Plus, we had different speakers every week – entrepreneurs, bankers, previous graduates, and people who work for programs that help young entrepreneurs."

While she originally wanted to start a women's wear store, a close look at the local market showed another opportunity. Jami Lynn discovered that the only lingerie store in Summerside was closing out. She spoke with the owners about their experiences, then adapted her strategy to create a boutique offering selections of lingerie, swimwear, sleepwear and cosmetics.

Her training and initiative paid off in May 1998 when Jami Lynn received all the financing she applied for; funding from the Canadian Youth Business Foundation, the ACOA Seed Capital ConneXion Program and Self-Employment Benefits Program from Human Resources Development Canada. She opened JayLyne's Intimates two weeks later. "My plan included research on traffic counts and potential locations, so I knew exactly what I had to do and where I wanted to be once the financing came in," she recalls.

"There are many resources available to help young people start and run a business," says Jami Lynn. "Once you start looking for help, you'll find all kinds. The Canada Business Service Centres are absolutely full of information – it's unbelievable."

And the internet is great. You can just go to a search engine and type in key words and it will link you to sites with great information on starting a business."

Jami Lynn finds life as an entrepreneur very rewarding and recommends it highly. "I was 21 years old and I owned my own business. That's pretty amazing. I know some people worry about risk, but willingness to take a risk is a characteristic of a true entrepreneur – that's what makes it exciting. So, do your research. Do a good job planning. Once you have everything lined up, do what you really want to do."

Oxygaz Ltée

LUC PLOURDE & HERMEL LECLERC

Saint-Basile, New Brunswick

Armed with a degree in business administration, Luc PLOURDE set out to build a career but couldn't find a position that offered the challenges and rewards he wanted. While many of his friends were moving out of the area for similar reasons, Luc really wanted to stay. "I asked myself: If I can't succeed here, what makes me think I could succeed somewhere else?"

His partner Hermel Leclerc, who had been working for a welding company for five years, suggested that they create their own business. Luc had the expertise in business administration and Hermel the expertise in welding. The idea was appealing. "There are a lot of self-employed people in my family," says Luc, "and I always believed it would be more exciting to work for yourself than for somebody else." At the age of 23, Luc teamed up with Hermel to form Oxygaz, a company supplying welding materials and services in the Madawaska region of New Brunswick.

Luc went to the local Employment Insurance office to take advantage of a young entrepreneurs' program and then started on a business plan.

"In high school, I took part in a project with the North-West Industrial Commission where we prepared an actual business plan," he says. "I knew that a business plan was essential for obtaining financing. So we put a lot of effort into it."

He worked on the plan from October until January, then went out in search of assistance. "Our first stop was the Community Business Development Corporation (CBDC). They seemed to be impressed by the plan and I think that my degree and past experience stood me in good stead," says Luc. With some financial support provided by the CBDC, they went to a bank in search of start-up financing. A loan was secured in February and the company was on its way. "We found a location, then worked on finding suppliers," he continues, "and were open for business by April."

So far, everything has gone according to the business plan. "Our initial sales were a little higher than we expected," says Luc, "but profits were a bit lower. Competition here in the market forced us to keep our prices lower than we had planned."

The partners were able to hire an additional employee after the first year in business. "If we hadn't," laughs Luc, "we both would have burned out. This way we get to take alternate Saturdays off."

Luc has shared his experiences with many younger people exploring the possibility of entrepreneurship through his work as a volunteer with the local Junior Achievement program. "When I speak with groups of teenagers today, I try to make them understand that being an entrepreneur is a serious thing... It's an important part of life that you have to be totally committed to if you truly want to succeed."

Getting Started

- check out the resources available through the ACOA Seed Capital ConneXion Program
- draw on the experience and guidance of people at the CBDC for information on potential employment benefits, income supplements for hiring employees, and help with tangible projects like setting up an accounting system
- participate in entrepreneurial programs such as Junior Achievement – either as a student or as a counsellor





Getting Started

- visit your local resource centre, such as Open for Business
- get advice on how to create a business to suit your needs and situation
- be prepared to tackle all the business responsibilities (like accounting)
- don't be afraid to try, especially if it's something you love doing

Q Continuum Internet Innovations

KATE O'ROURKE

Windsor, Nova Scotia

You might say that Kate O'Rourke is one of those people destined to be an entrepreneur. Growing up, she was absolutely convinced it was something she'd never do. "My parents are business owners so I knew how much work is involved in running your own business and how it could easily take over your life," she recalls. "I didn't think it was the life for me." But when the opportunity came, Kate seized it.

So, what transformed her into a 22-year-old business owner? "It just happened," admits Kate. "I learned HTML programming during my first year at university and created my own web page and really enjoyed doing it. So I did one for my parents' company... and a few more after that. Then it reached a turning point; if I wanted to

continue – and get paid – I had to start my own business."

Kate stopped by the Enterprise Centre in Windsor and met with staff at the local Open for Business office. "**The counsellors there are fabulous,**" she says. "**They showed me that you can establish a business as a part-time venture without having it control your entire life.** I never would have done it otherwise. They helped me to work it out in a way that it was viable to me so that I can do what I enjoy and make a little money at it."

"We're so lucky to have the Enterprise Centre here in Windsor," adds Kate. "They have so much experience and access to so much information that can

help you get your business off the ground."

Kate's business, Q Continuum Internet Innovations, specializes in web site design for small and medium-sized companies. "It's a great business because I can work at it from anywhere at any time. I'm a full-time student so it gives me a lot of flexibility." As a part-time and home-based business, she didn't need extensive start-up financing – just enough to invest in some new equipment.

Her clients come primarily through word-of-mouth promotion from her previous clients, business contacts and people who see her work while surfing the net. One of her major projects is the Windsor in Action site www.windsor-ns.com,

an extensive listing of events scheduled in the community which she developed and manages. She is working with the regional health board to add a central directory of all the available health care resources in the area in a continuing effort to make the site as useful as possible.

Kate has definitely enjoyed the entrepreneurship experience so far and says she plans to continue the business for the foreseeable future. She would even consider doing it all over again on a full-time basis. "If the right project came along!" she laughs. "Doing it on a full-time basis is a huge financial investment, so I'd definitely do more extensive market research and a formal business plan, and more preparation." 

Getting Started

- call the Youth Ventures Program to discuss your ideas or your desire to be an entrepreneur
- take on something you're passionate about and enjoy doing
- take advantage of business and entrepreneurship courses taught in your school
- talk with people about the different types of loan programs available for students and young people



"I always wanted to own my own business one day. I just never thought I'd start when I was 17!"

Imagine being lucky enough to find a job doing the very thing you enjoy most. Now imagine that the company you work for belongs to you. For Natasha Squires, everything seemed destined to happen. "I was flipping through the paper one day looking for a summer job and saw an ad for the Youth Ventures Program. I didn't even know what it was, but the next day I was in their office starting work on a business plan."

The Youth Ventures Program in St. John's is sponsored by the local YMCA-YWCA. It is a resource centre designed to help young people develop workable business ideas and to encourage entrepreneurship. Natasha's idea

was to expand her hobby of making mosaic designs on furniture and accessories. The Youth Ventures counsellors were excited about the potential and encouraged her to take her hobby to a new level.

"I saw a picture in a gardening magazine of a table with a mosaic top," she explains. "I'd never seen anything like it before and thought it was neat, so I tried it." One project led to another... then another. She even approached a friend skilled in woodworking to make some custom furniture she could decorate. Soon, mosaic artwork filled the house and people started to show an interest. **"I remember my friend and I talking about how cool it would be if it was a real business," she adds. "Then it happened!"**

Developing the business plan took her a couple of weeks. She had to do market research to determine how much money people in the area spend on furniture and art, then outline what the business is, what labour skills are required, the materials and equipment needed, and her pricing formula. When the plan was finished she applied for, and received, a loan through the Business Development Bank.

"If you have an idea you're passionate about and you enjoy doing it," she advises, "take the idea as far as you can. It's a great experience. If I wasn't making money, I'd still be happy doing this."

"Of course, I like doing the mosaics, but I've found that I really enjoy the business side of things – preparing the estimates, watching the financing and taxes, and doing the promotion," says Natasha. "I have a company logo and business cards and a brochure. I love doing the interviews and telling people about the company."

In addition to establishing and running the company, Natasha is building practical skills in a Business Enterprise course in high school. She believes the entire experience of learning about business is one that shouldn't be missed. "I knew it would be good for me whether I succeeded or not," she says. "I wouldn't hesitate to do it all again in the future!" 

Mosaics and Modern Furnishings

N A T A S H A S Q U I R E S

St. Phillip's, Newfoundland

Getting Started

- get advice from your local Canada Business Service Centre (CBSC), the Business Development Bank of Canada (BDC), PEI Business Development and ACOA
- look to Statistics Canada and other research organizations for demographic research
- don't be afraid to conduct your own survey
- select business partners carefully; great friends don't always make great partners



uprint coupons.com

MARLENE MULLIGAN & LORI MURPHY

Charlottetown, Prince Edward Island

The dream of being entrepreneurs brought Lori Murphy and Marlene Mulligan home to PEI. Both had full-time jobs in Halifax but wanted the challenge and fulfillment of creating their own businesses.

"I came up with this idea and thought it would be a perfect company to start in PEI," says Lori. "I worked for months on the business plan and had a lot of advice and input from the CBSC, the Business Development Bank, PEI Business Development and ACOA. But, I realized I couldn't swing it on my own."

Enter Marlene Mulligan. The two had met previously and shared an interest in entrepreneurship. When Lori heard that Marlene was interested in moving back to PEI, she knew there was partnership potential. They met to talk

about the business and recognized that their skills and personalities were a great match. "We both brought different strengths and backgrounds," says Marlene, "and we have many of the same goals. That's critical when you're forming a partnership. You have to find someone who believes in your idea and looks at things in the same way."

With the partnership in place, the two set out to launch **uprintcoupons.com**, an on-line coupon company exclusive to PEI businesses. Consumers simply log-on, select an area of the province, choose a type of business, then browse through the ads. They may download and print any coupons of interest. Revenue comes from businesses paying an advertising fee to appear on the site.

Lori and Marlene went to Statistics Canada to learn more about who uses coupons, what type of businesses advertise, what volume of redemption to expect, and trends in seasonal coupon redemption. They found, however, that the research available wasn't specific to their market. Marlene took out her phone book and randomly selected 100 PEI businesses to find out whether they used, or would consider using, promotional coupons. Lori conducted a brief survey of patrons in the local farmers' market to figure out exactly who would use the internet to find promotional discount coupons.

This new information allowed them to direct their sales and promotional efforts more effectively and the response from advertisers has been tremendous from the beginning. "They are

eager to try the internet as a new advertising vehicle," says Marlene. "It's a low cost means of advertising so it's an exciting opportunity for businesses with very little advertising money." "We're creating a fun site," adds Lori. "It's linked to the Tourism PEI site and will be promoted in traditional media so advertisers are guaranteed exposure."

"Starting a business is an eye-opening experience," sums up Marlene. "You can't expect a steady income or 9-to-5 hours, but we know that we'll eventually get where we want to be." Lori is quick to agree: "If you're willing to accept the challenges and the ups and downs, your future as an entrepreneur will be rewarding."

Information

General Help

Canada Business Service Centre

If you are looking for information on how to get started in business, this is the first place you should call. The Information Officers can help to locate research material and information on the latest assistance programs as well as sources of advice and financing for young entrepreneurs.

1-800-668-1010 or www.cbsc.org

Open For Business [NS]

Available in various locations in Nova Scotia. Provides advice, workshops and seminars to help you take that "next step".
(902) 424-3707 or www.ofbnetwork.com

Student Programs

Student Venture Capital Program [NB]

This program offers interest-free loans up to \$3,000 to students who wish to create a summer business. You must be 16 years of age or older and plan to return to school full time in the fall. Contact NB Department of Training and Employment Development (506) 444-5867

Youth Entrepreneurial Skills Program [NS]

This program offers advice, training and financing up to \$5,000 to students interested in starting a business between school terms. Contact NS Dept. of Economic Development 1-800-565-2009

Student Business Loan Program [NF]

If you are a student 15 years of age or older and will return to school full time during the next academic year, you may be eligible to receive a loan of up to \$3,000 to start a summer business. Contact Business Development Bank of Canada at 1-888-463-6232 or www.bdc.ca

Student Venture

Program [PEI]

If you are a student and plan to return to school in the fall you may be eligible for a business loan of up to \$3,000. Contact Prince Edward Island Business Development at (902) 894-0335

Youth Ventures Program [NF]

This program provides advice and guidance to students on how to start and run a business during the summer break period. For more info, call the Canada Business Service Centre at 1-800-668-1010

Financing

ACIA Seed Capital青年创业计划

This program gives status Indians aged 18 to 35 a chance to explore entrepreneurship as a career option. Advice and guidance is available as well as loans of up to \$5,000.
1-888-766-2176 or www.acia.org

Young Entrepreneur Financing Program

Eligible applicants can obtain loans of up to \$25,000 for business start-ups, as well as 50 hours of customized counseling. You must be between 18 and 34 years of age. Contact the Business Development Bank of Canada at 1-888-463-6232 or www.bdc.ca

Association of College Entrepreneurs

ACE provides post-secondary students interested in business ownership with valuable networking opportunities and advice from peers. You do not have to own a business to be a member.
1-800-766-8169 or www.accevents.ca

Other Resources

Young Entrepreneurs Association [YEA]

YEA is an organization that enables young entrepreneurs (18 to 35 years of age) to get together on a regular basis to talk about what's on their minds, share ideas and generally help each other.
1-888-639-3222 or www.yea.ca

Aboriginal Business Canada Youth Program

If you are between 18 and 29 years of age and are Canadian status or non-status Indian, Inuit or Metis, you may obtain up to 60% of your financing needs through this program.
(902) 426-2010 or www.abcg.ca

Canadian Youth Business Foundation

Applicants for this program must be between 18 and 29 years of age. Loans of up to \$15,000 are available in addition to mentoring.
NS (902) 429-2923
NB (506) 858-9550
PEI (902) 894-7232
NF (709) 739-9933 or www.youthbusiness.com

Newfoundland and Labrador Organization for Women Entrepreneurs [NLOWE]

NLOWE is a not-for-profit organization which provides business support services to women business owners. Including training sessions, networking events, and financial programs. Contact (709) 754-5555 or www.nlowe.org

Community Access Program Facilities

These are located in many communities and offer computers with on-line access for public use. For the access centre nearest you call Industry Canada 1-800-265-0699 or www.jscion.org



Information

Banana Help

Canada Business Service Centre

If you are looking for information on how to get started in business, this is the first place you should call. The Information Officers can help to locate research material and information on the latest assistance programs as well as sources of advice and financing for young entrepreneurs.

Open For Business [NS]

Available in various locations in Nova Scotia. Provides advice, workshops and seminars to help you take that "next step".
(902) 424-3707 or www.ofbnetwork.com

Student Venture Capital Program [NB]

This program offers interest-free loans up to \$3,000 to students who wish to create a summer business. You must be 16 years of age or older and plan to return to school full time in the fall. Contact NB Department of Training and Employment Development (506) 444-5867

Student Programs

Youth Entrepreneurial Skills Program [NS]

This program offers advice, training and financing up to \$5,000 to students interested in starting a business between school terms. Contact NS Dept. of Economic Development 1-800-565-2009

Student Business Loan Program [NF]

If you are a student 15 years of age or older and will return to school full time during the next academic year, you may be eligible to receive a loan of up to \$3,000 to start a summer business. Contact Business Development Bank of Canada at 1-888-463-6232 or www.bdc.ca

Youth Ventures Program [NF]

This program provides advice and guidance to students on how to start and run a business during the summer break period. For more info, call the Canada Business Service Centre at 1-800-668-1010

Financing

ACDA Seed Capital GameXim Program

This program offers loans of up to \$15,000 for business start-up or expansion, and covers up to \$2,000 for business counselling and training costs. Applicants must be between 18 and 29 years of age.
1-800-668-1010

Indigenous Business [NS, NB, PEI]

This program gives status Indians aged 18 to 35 a chance to explore entrepreneurship as a career option. Advice and guidance is available as well as loans of up to \$5,000.
1-888-766-2376 or www.ulnooweg.ca

Municipal Business Canada Youth Program

If you are between 18 and 29 years of age and are Canadian status or non-status Indian, Inuit or Metis, you may obtain up to 60% of your financing needs through this program.
(902) 426-2018
or www.abc.gc.ca

Canadian Youth Business Foundation

Applicants for this program must be between 18 and 29 years of age. Loans of up to \$15,000 are available in addition to mentoring.
NS (902) 429-2923
NB (506) 858-9550
PEI (902) 894-7232
NF (709) 739-9933 or
www.youthbusiness.ca

Young Entrepreneur Financing Program

Eligible applicants can obtain loans of up to \$25,000 for business start-ups as well as 50 hours of customized counselling be between 18 and 34. Contact the Business Development Bank of Canada at 1-888-463-6232 or www.bdc.ca

Association of Collegiate Entrepreneurs

ACE provides post-secondary students interested in business ownership with valuable

Self-Employment Benefits Program

Offered by Human Resources and Development Canada, this program enables you to continue to receive EI

Other Resources

Young Entrepreneur Association [YA]

YEA is an organization young entrepreneurs (years of age) to get to regular basis to talk about their minds, share ideas generally help each other.
1-888-639-3222 or www.yea.ca

BUSINESS ANSWERS
SOLUTIONS D'AFFAIRES

1-800-668-1010

www.dbsc.org

Canada Business
Service Centre
Centre de services
aux entreprises Canada



Canada

Information

General Help

Canada Business Service Centre

If you are looking for information on how to get started in business, this is the first place you should call. The Information Officers can help to locate research material and information on the latest assistance programs as well as sources of advice and financing for young entrepreneurs.

1-800-668-1010 or www.cbsc.org

Open For Business [NS]

Available in various locations in Nova Scotia. Provides advice, workshops and seminars to help you take that "next step".
(902) 424-3707 or www.ofbnetwork.com

Student Programs

Student Venture Capital Program [NB]

This program offers interest-free loans up to \$3,000 to students who wish to create a summer business. You must be 16 years of age or older and plan to return to school full time in the fall. Contact NB Department of Training and Employment Development
(506) 444-5867

Entrepreneur Loan Program [PEI]

If you are a student and plan to return to school in the fall, you may be eligible for a business loan of up to \$3,000. Contact Prince Edward Island Business Development at
(902) 894-0335

Youth Ventures Program [NF]

This program provides advice and guidance to students on how to start and run a business during the summer break period. For more info, call the Canada Business Service Centre at
1-800-668-6232 or www.hdr.ca

Student Business Loan Program [NF]

If you are a student 15 years of age or older and will return to school full time during the next academic year, you may be eligible to receive a loan of up to \$3,000 to start a summer business. Contact Business Development Bank of Canada at
1-888-463-6232 or www.hdr.ca

Youth Entrepreneur Skills Program [NS]

This program offers advice, training and financing up to \$5,000 to students interested in starting a business between school terms. Contact NS Dept. of Economic Development 1-800-565-2009

Financing

Aboriginal Business Canada Youth Program

If you are between 18 and 29 years of age and are Canadian status or non-status Indian, Inuit or Metis, you may obtain up to 60% of your financing needs through this program.
(902) 426-2018
or www.abc.gc.ca

Aboriginal Business Canada Youth Program

If you are between 18 and 29 years of age and are Canadian status or non-status Indian, Inuit or Metis, you may obtain up to 60% of your financing needs through this program.
(902) 426-2018
or www.abc.gc.ca

Canadian Youth Business Foundation

Applicants for this program must be between 18 and 29 years of age. Loans of up to \$15,000 are available in addition to mentoring.
NS (902) 429-2923
NB (506) 858-9550
PEI (902) 894-7232
NF (709) 739-9933 or
www.youthbusiness.com

Other Resources

Young Entrepreneur Association [YEА]

YEА is an organization of young entrepreneurs (18 years of age) to get to regular basis to talk about on their minds, share ideas generally help each other.
1-888-639-3222 or www.yea.ca

Young Entrepreneur Financing Program

Eligible applicants can loans of up to \$25,000 start-ups as well as 50 customized counsellors between 18 and 34. Contact the Business Development Bank of Canada at
1-888-463-6232
or www.bdc.ca

Uniooweg [NS, NB, PEI]

This program gives status Indians aged 18 to 35 a chance to explore entrepreneurship as a career option. Advice and guidance is available as well as loans of up to \$5,000.
1-888-766-2376 or
www.uniooweg.ca

Reseignements

Programmes pour étudiants

Centre de services aux entreprises du Canada

Si vous êtes à la recherche de renseignements sur la manière de lancer votre entreprise, voilà votre première source d'information. Les agents d'information peuvent vous aider à trouver du matériel et des renseignements sur les derniers programmes d'aide ainsi que des sources de conseils et de financement destinées aux jeunes entrepreneurs. 1 800 668-1010 ou www.rcsec.org

Open For Business [N.-É.]

Présents dans plusieurs régions de la Nouvelle-Écosse, les centres Open For Business offrent des conseils, des ateliers et des séminaires pour vous aider à parfaire vos compétences comme entrepreneur. (902) 424-3707 ou www.ofbnetwork.com

Prise pour étudiants [N.-B.]

Ce programme offre des prêts sans intérêt d'un montant maximum de 3000 \$ aux étudiants qui veulent créer une entreprise d'été. Il faut être âgé de 16 ans et plus et envisager de retourner aux études à temps plein à l'automne. Information : Ministère de la Formation et du développement de l'emploi du N.-B. (506) 444-5867

Programme de compétences des jeunes en entreprenariat [N.-E.]

Ce programme offre de la formation, du counseling et du financement jusqu'à concurrence de 5000 \$ aux étudiants qui veulent devenir entrepreneurs entre les trimestres. Information : Ministère du Développement économique de la Nouvelle-Écosse 1 800 565-2009

Programme de prêts aux entrepreneurs [I.-P.-É.]

Si vous êtes étudiant et envisagez de poursuivre vos études à l'automne, vous pouvez être admissible à un prêt d'une valeur maximum de 3000 \$. Information : Expansion des affaires de l'Île-du-Prince-Édouard (902) 894-0335

Programme jeunes entrepreneurs [T.-N.]

Ce programme permet aux étudiants d'obtenir du counseling et de l'orientation sur la manière de lancer et de mener une entreprise d'été. Information : Centre de services aux entreprises du Canada 1 800 668-1010

Programme prêts aux étudiants entrepreneurs [T.-N.]

Les étudiants âgés de 15 ans et plus qui poursuivront leurs études à temps plein durant la prochaine année scolaire peuvent être admissibles à un prêt d'une valeur maximum de 3000 \$ pour lancer une entreprise d'été. Information : Banque de développement économique du Canada 1 888 463-6232 ou www.bdc.ca

Financement

UInnoweg [N.-É., N.-B., I.-P.-É.]

Ce programme offre aux jeunes Indiens inscrits et âgés de 18 à 35 ans l'occasion d'explorer l'entrepreneuriat comme choix de carrière. Ils peuvent obtenir des conseils et des services d'orientation, et des prêts d'un maximum de 5000 \$. 1 888 766-2376 ou www.uinnoweg.ca

Programme de financement des jeunes entrepreneurs

Les demandeurs admissibles peuvent obtenir des prêts d'au plus 25 000 \$ pour lancer une entreprise ainsi que 50 heures de counseling personnalisé. Il faut être âgé de 18 à 34 ans. Information : Banque de développement du Canada 1 888 463-6232 ou www.bdc.ca

Programme jeune travailleur entrepreneur indépendant

Ce programme de Développement des ressources humaines Canada permet de continuer à recevoir des prestations d'assurance-emploi pendant la formation en **stage d'entreprise**. Information : Centre de services aux entreprises du Canada 1 800 668-1010

Programme entreprise autochtone Canada pour les jeunes

Si vous avez entre 18 à 29 ans, avez ou non le statut d'Indien, d'inuit ou de Métis inscrit, vous pouvez obtenir jusqu'à 60 % du financement nécessaire par l'entremise de ce programme. (902) 426-2018 ou www.abcgjc.ca

Fondation canadienne des jeunes entrepreneurs

Participez, les demandeurs doivent être âgés de 18 à 29 ans. Des prêts d'un montant maximal de 15 000 \$ sont offerts ainsi que des services de mentorat.

N.-E. (902) 429-2923

N.-B. (506) 858-9550

I.-P.-É. (902) 654-7232

T.-N. (709) 739-9933 ou www.youthentrepreneur.com

Jeunes entreprises

Jeunes entreprises est un organisme sans but lucratif qui donne aux élèves de la 5^e à la 12^e année de la formation pratique dans l'exploitation d'une entreprise. 1 800 265-0699 ou www.jacan.org

Programme d'accès communautaire

Des centres d'accès communautaire se trouvent dans de nombreuses localités du Canada. Le public peut y utiliser des ordinateurs branchés sur Internet. Pour savoir où se trouve le centre le plus proche, appeler Industrie Canada au 1 800 268-6608

Autres ressources

Association des jeunes entrepreneurs [YEA]

YEA est un organisme qui permet aux jeunes entrepreneurs (18 - 35 ans) de se rencontrer régulièrement pour exprimer ce qu'ils pensent, échanger des idées et de s'entraider pour mieux réussir. 1 888 639-3222 ou www.yea.ca

«Créer une entreprise ouverte les yeux, ajoute Marlene. On ne peut pas s'attendre à un revenu fixe, mais on sait qu'il existe une attente dans le but qu'on s'est fixé.» Lorsqu'on acquiert un entrepreneur est prêt à faire face aux difficultés, aux hauts et aux bas de la vie des affaires, tout ou tard il réussira.»

d'Internet pour trouver des coupons-rabais. Cette information leur a permis de mieux orienter leurs ventes et leurs efforts de marketing. Les annonnecurs ont bien réussgi dès le début, «ils aiment bien l'idée d'internet comme support publicitaire, dit Marlene. Comme c'est peu coûteux, les entreprises qui ont un petit budget publicitaire sont enchaînées.» Loti ajoute : «C'est un site amusant ! Il est relié à celui de Tourisme LPF, et on l'anono- cera dans les médias traditionnels pour garantir aux annonceurs une bonne couverture.»

se tient des déjeuners et de la vente de gâteaux au profit de l'association. Les bénéfices sont versés à la croix rouge et à diverses œuvres caritatives.

Malgré les difficultés rencontrées, l'association continue ses activités. Les membres se réunissent régulièrement pour discuter des projets et organiser des événements. Ils ont également créé une page Facebook pour informer le public sur leurs activités et recueillir des fonds.

En conclusion, malgré les défis rencontrés, l'association reste déterminée à continuer son travail pour aider les personnes dans le besoin. Ses membres sont très engagés et dévoués à leur cause. Ils sont fiers de ce qu'ils ont accompli et sont convaincus que leur travail a un impact positif sur la communauté.

Lori Murphy est Marlene Mulligan et revient de devenir entrepre- neur. C'est ce qu'il les a ramenées à l'île-du-Prince- Édouard. Elles travaillent toutes deux à temps plein à Halifax, mais cherchent la stimulation et le sentiment d'accomplissement qui appporte la création d'une entreprise.

«J'ai eu une idée et j'ai pensé que ce serait parfait comme centre-prise à l'île, raconte Lori. Pendant des mois, j'ai travaillé à un plan d'affaires. J'ai recueilli des suggestions du Centre des services aux entreprises du Canada, de la Banque de développement du Canada, de la Province de l'Île-du-Prince-Édouard et de l'APCEA. Expansions des affaires de l'Île-du-Canada, de Marlene Mulligan entre en scène. Les deux femmes ont alors déclaré: «C'est alors que Marlene Mulligan arriverait pas seule.»

MARLENE MOLLIGAN et al. MURPHY



- démarqués dans des zones de services aux services aux grandeurs du Canada, à la demande de la Banque de développement du Canada (BDC), à Developpement économique LP et à l'APCC.
- allier votre Statistique Canada et les autres organisations qui font des recherches démographiques
- faire voter une loi pour déclencher une sondage
- choisir un lieu où associer les bons amis de tout pays nécessitant de bons partenaires

Mosaics and Modern Furnishings

En plus d'avoir fondé l'entreprise et de la gérer, Natasha a également suivi un cours d'entreprises pratiques dans des compétences pratiques dans le secondaire. Elle croit que l'aspects apprennentissage des affaires ne devrait pas être négligé. «Je savais que ce serait bon pour moi, avoue-t-elle. Je réussirais ou non, avoue-t-elle.

« Bien sûr, j'ai aussi compris que le côté affaires me passionnait mais j'ai aussi aimé produire des séries de dessins animés et je n'aurais pas pu faire ça, si je n'avais pas été entrepreneur. J'aime rencontrer les gens et leur parler de l'entreprise. C'est ça, le marketing. »

« Si vous avez un passe-temps que vous passionne, suggérez-le à votre patron de faire ce travail. »

Elle a mis quelques semaines à finaliser son plan d'affaires. Il lui faut déterminer le montant que pour démarquer une étude de marché les gens de la région étaient prêts à payer pour des modèles et des projets d'art. Elle a ensuite établi le portefeuille d'entreprises y compris celles compétences rediuisées, les matériaux et équipement nécessaires, et sa méthode pour établir des prix. Une fois le plan terminé, elle a demandé un prêt à la Banque de développement du Canada et a obtenu.

Le programme Jeunesse entrepreneure propose des formations et des ateliers pour les jeunes de 17 à 25 ans. Ces formations sont destinées aux jeunes qui souhaitent développer leur esprit d'entrepreneur et créer leur propre entreprise. Elles couvrent divers domaines tels que la vente en ligne, la gestion financière, la communication digitale, le marketing et la vente au détail.

Le programme Jeunesse entrepreneure offre également des opportunités de stage et de travail dans des entreprises partenaires. Les participants peuvent également participer à des concours et des compétitions pour développer leurs compétences et leur réseau.

Le programme Jeunesse entrepreneure est soutenu par l'État et par des partenaires privés. Il est accessible à tous les jeunes de 17 à 25 ans, sans distinction de sexe ou de nationalité.

Le programme Jeunesse entrepreneure vise à préparer les jeunes à devenir des entrepreneurs réussis et à contribuer au développement économique du pays.



Pour COMMERCE appeler le programme Jeunes entrepreneurs pour discuter de vos idées ou de votre démarche entrepreneuriale dans un environnement propice pour l'entrepreneuriat. Pour COMMERCE appeler le programme Jeunes entrepreneurs pour discuter de vos idées ou de votre démarche entrepreneuriale dans un environnement propice pour l'entrepreneuriat.

de planification...»
marche, un plan d'affaires, plus
rechercher approfondie du
lil foudrait que je fasse une
exigé un gros investissement.
en riant. Le faire à temps plein
projet se présente à présent, mais il
mettre à temps plein. Si le bon
continuer. Elle songe même à s'y
prendre et à tout ce qu'elle entende
apprécié son expérience d'entre-
jusqu'à maintenant, Kate dit
la région.

en soins de santé offertes dans
répertoire toutes les ressources
bureau régional de la santé pour
région. Elle travaille aussi avec le
activités communautaires de la
et gère ce site-repertoire des
ses grands projets. Elle a conçu
www.windsor-nsc.com est un de
sur le web. Windsor in Action

de personnes qui ont vu son travail
ses relations d'affaires, ou si s'agit
envoyer ses amis clients, par
bouche à oreille. Ses clients lui sont
Sa publicité se fait surtout par le
assez pour démontrer, juste
financement pour réussir, mais
pas besoin de beaucoup de
temps partiel et à domicile. Kate n'a
plus que c'est une entreprise à
flexibilité complète en termes de
temps partiel... sans qu'elle
prise pourtant fonctionner à
l'heure, mais tout montre qu'une entre-
sont fantastiques, racante-t-elle.
Open for Business. «Les conseillers
le personnel du bureau régional
Centre de Windsor et à rencontrer
l'interne innovations, se spécialise
L'entreprise de Kate, Q Continuum
et travaille avec le Centre de
l'innovation, se spécialise dans
l'acquisition. Elle travaille aussi avec le
bureau régional toutes les ressources
et gère ce site-repertoire des
ses grands projets. Elle a conçu
www.windsor-nsc.com est un de
sur le web. Windsor in Action

ajoute-t-elle. Le personnel connaît
«C'est une chance d'avoir
l'Entreprise Centre à Windsor,
que j'ai du pré-
compagnie de mes parents... et
ame ça! Je ai fait une
ma page web et j'ai vraiment
mère annexe d'université, j'ai
comme ça, admet-elle. En pre-
d'idee à 22 ans? «C'est arrivé
Qu'est-ce qui lui a fait changer
Kate l'a saisie.

loruse l'occasion s'est présentee,
se souvient-elle. Par contre,
place. Je ne voulais pas vivre ça»,
le travail peut prendre toute la
point ils travaillent et comment
entrepreneur. «Mes parents ont une
etait pourtant connue du
vive d'entrepreneur. Jeune, elle
Kate O'Rourke était destinée à la
Kate est allée à l'entreprise
Centre de Windsor et à rencontrer
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quedues autres, là, j'ai du pren-
compagnie de mes parents... et
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www.windsor-nsc.com est un de
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Innovation à continuum

KATE O'ROURKE

Windsor, (Nouvelle-Écosse)



Pour commencer
• Visitez votre centre de
ressources régionales
Business comme Open for
demander comment
démarrez une entre-
prise qui répond à votre
besoins et à votre
stuation
• Soyez prêts à toucher
toutes les facettes de
l'entreprise (p. ex. la
compétibilité)
• N'ayez pas peur
d'essayer, surtout si
vous avez choisi
l'entreprise (p. ex. la
compétibilité)
• Soyez prêts à toucher
toutes les facettes de
vos besoins et à votre
stuation
• démarrez une entre-
prise qui répond à votre
besoins et à votre
stuation



Luc a abord approuché le bureau de l'assurance-emploi pour profiter d'un programme pour jeunes entrepreneurs. « Pour établir un partenariat avec la région du Madawaska, au cœur des services de soutien dans la province, il faut faire de l'ouverture de marché et développer une offre de services qui va au-delà de l'assurance sociale », explique D'Oxygaz, une entreprise qui a été créée il y a deux ans.

Nouveau-Brunswick a également profité d'un programme pour offrir des services de soutien dans la région du Madawaska, au cœur des services de soutien dans la province, il faut faire de l'ouverture de marché et développer une offre de services qui va au-delà de l'assurance sociale », explique D'Oxygaz, une entreprise qui a été créée il y a deux ans.

« Dans ma famille, il y avait plusieurs personnes en affaires qui avaient la même que de travailler pour soi-même que de travailler pour les autres », a déclaré Luc.

« Je suis impatient de voir ce que ça va apporter à l'économie de la région », ajoute-t-il.

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Saint-Basile, (Nouveau-Brunswick)

Oxygaz Itée



Pour commencer

- débute à la programmation
- consultez les personnes ressources de la SADC pour obtenir de précieux conseils sur les renseignements et les projets pour la recherche et développement
- participez à des programmes de jeunes entreprises, comme les programmes de l'embaufrage
- participez à des programmes de formation continue, soit comme étudiants, soit comme enseillers

Luc PLOURDE ET HERMÈLE LECLEC

La suite, il a entrepris la rédaction de son plan d'affaires. « Au cours de mon secondaire, j'avais partagé ses expériences avec de nombreux jeunes. « Aujourd'hui, j'en ai fait de plus en plus pour leur faire comprendre qu'il faut être entrepreneur, c'est certain », dit-il. Il a aussi écrit un plan d'affaires pour les groupes de jeunes, « essentiel pour réussir à faire de la recherche et développement », ajoute-t-il. « C'est quelque chose que je suis très fier de faire », ajoute-t-il.

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Jami Lynn trouve que la vie d'entrepreneur vaut la peine d'avoir son entreprise recommandée. «À 21 ans, j'avais mon entreprise, C'est à dire qu'il y a des personnes qui ont peur du risque, mais c'est dans la nature de l'entrepreneur de prendre des risques. C'est ce qui est excitant! Bref, faire ce que vous recherchez est un bon plan. Une fois que tout est bien planifié, faites ce que vous tentez à cœur!»

«(il y a beaucoup de programmes d'aide pour les jeunes qui veulent créer une entreprise, mais on ne les connaît pas, explique Sami Lynn. Quand on commence à chercher de l'aide, on trouve à peu près tout. C'est fou tout ce qu'on peut trouver comme information aux Centres de services aux entreprises du Canada. Il y a aussi Internet. On n'a qu'à faire une recherche par mots clés pour trouver une tonne d'information sur le démarage d'une entreprise».

Si formatio et son initiativ finanement rcompte en mai 1998, lorsqu'le a reçu le fond finallement rcompte en de beauté.

trique qui offrait de la lingue, des mallois de bain, des vete- ments de nuit et des produits de beauté.

l'aut finalement rcompte en mai 1998, lorsqu'le a reçu le fond finallement rcompte en de beauté.

Capital d'appoint de Connexion jeunes Entrepreneurs de l'APEC et des prestations de travail indpendant, un programme de développement des ressources humaines Canada. Deux semaines plus tard, elle ouvrait sa boutique. «Mon plan comprenait de la circulation et sur divers emplacements. Quand le financement est arrivé, j'ai su exactement ce que je devais faire et où je voulais m'installer», racconte-t-elle.

L'accès à l'expertise est un des grands avantages de ce pro- gramme. «Les professionnels nous montrent à faire une bonne recherche lors sont toujours prêts à nous aider ou à nous encou- rager quand le moral est bas», explique-t-elle. De plus, toutes les semaines, ils invitent quelques un pour nous parler : entrepreneurs, travailleur dans des programmes banditiques, diplômés et gens qui femmes, mais en examinant le bouteille de vétérinaires pour Au départ, elle voulait ouvrir une autre idée, Jamie Lynn a découvert que la seule boutique de lingerie fine de Summerville fermait ses portes. Elle a discuté avec les propriétaires de leur expérience et a adapté sa stratégie pour en faire une bou-

Quand est venu le temps pour Jami Lynn Warren de démarrer son entreprise, tout tombait en place. «J'étudiais à l'université, mais ça ne me convenait pas vraiment, j'ai donc décidé d'arrêter pour un an, j'ai trouvé un emploi dans une boutique qu'il adoré avec les clients, surtout le contact l'expérience. J'ai adoré décoller à retourner aux études, j'ai qui veulent apprendre à devenir entrepreneurs. «On apprend tellement de choses, dit-elle. Rédaction d'un bon plan d'affaires, marketing, tenue de livres, service à la clientèle... tout y passe et tout est confidentiel. C'est donc un bon endroit pour planifier son entreprise».

J A M I L Y N N W A R R E N

INtimateS JAYLYNÉ'S



demander des programmes comme les prestations de travail indépendant, Capital d'appoint de Connexion, Jeunes Entrepreneurs et la Fondation Canadienne des Jeunes Entrepreneurs renseignez-vous sur les programmes d'études comme le cours New Entreprise Store du Holland College demandez des conseils, de l'information et des outils à recherche au Centre de services aux entreprises du Canada recherche pour trouver des renseignements spécifiques sur Internet.

Our Commerce

Harris Scott

Clyde River (Île-du-Prince-Édouard)

CONSIDERATIONS

Après quelques mois d'essai, les partenaires ont appris et admis que leur association fonctionnait bien. Les deux partenaires ont alors décidé de développer leur partenariat pour démontrer comment la structure de l'entreprise peut évoluer au fil du temps. Ils ont également mis en place une nouvelle structure de gestion qui facilite la communication entre les deux partenaires et facilite la prise de décision.

Le secteur de la vente au détail en France connaît une croissance forte et régulière depuis plusieurs années. Cela est dû à l'augmentation de la population et à l'essor des achats en ligne. Les magasins traditionnels sont confrontés à une concurrence importante来自中国的竞争对手。他们提供了更低的价格和更多的选择。为了应对这一挑战，许多法国零售商正在投资数字化转型，以提高效率并改善客户体验。例如，他们正在引入自助结账系统、在线订购服务以及移动支付选项。此外，一些公司还通过与电子商务平台合作或开设自己的网上商店来扩展他们的业务。然而，对于那些无法跟上步伐的公司来说，未来的前景可能并不那么光明。随着消费者行为的持续变化，那些未能适应这一趋势的零售商可能会发现自己处于不利地位。

Les deux types de trésorerie d'entreprises sont complémentaires. L'une est financière et l'autre est opérationnelle. La trésorerie financière concerne les flux de fonds entre l'entreprise et ses investisseurs et dépend de la nature de ses titres et de leur degré de liquidité. La trésorerie opérationnelle concerne les flux de fonds entre l'entreprise et ses fournisseurs et dépend de la nature de ses achats et de leur degré de liquidité.

Penultime des études secondaires, elle possède une grande volonté d'entreprise. Malheureusement, son succès pour le meilleur sera dépendant des autres que de l'école. Agnès, étudiante au Nova Scotia College à Truro, a obtenu



«Jusqu'à maintenant, je suis très content de mon emploi, racconte Jacke. J'ai envie d'y travailler encore un bout de temps». Et si l'Etat à refaire? «Sans hésiter, je chercherai toujours l'idée générale. L'entre-preneuriat est une très belle expérience pour quelqu'un qui veut... La prochaine fois, je serai mieux à quoi m'attendre!»

«Cette expérience est fantastique pour les entrepreneurs à réussir. Cela aide à faire de la vente et à développer des compétences nécessaires dans mes cours de commerce à l'université. J'ai beaucoup appris sur le monde des affaires. Son entreprise lui a procuré diverses compétences nécessaires en affaires, par exemple, la gestion des personnes, la relation avec les employés, la croissance d'une entreprise, la gestion d'une entreprise, la croissance d'une entreprise, la gestion des revenus.

Le programme de compétences des jeunes en entreprise ouvre la voie à l'insertion professionnelle. Il vise à développer les compétences et les connaissances nécessaires pour aider les jeunes à participer à des ateliers et des séances de formation et de mentorat organisés par les partenaires du programme.

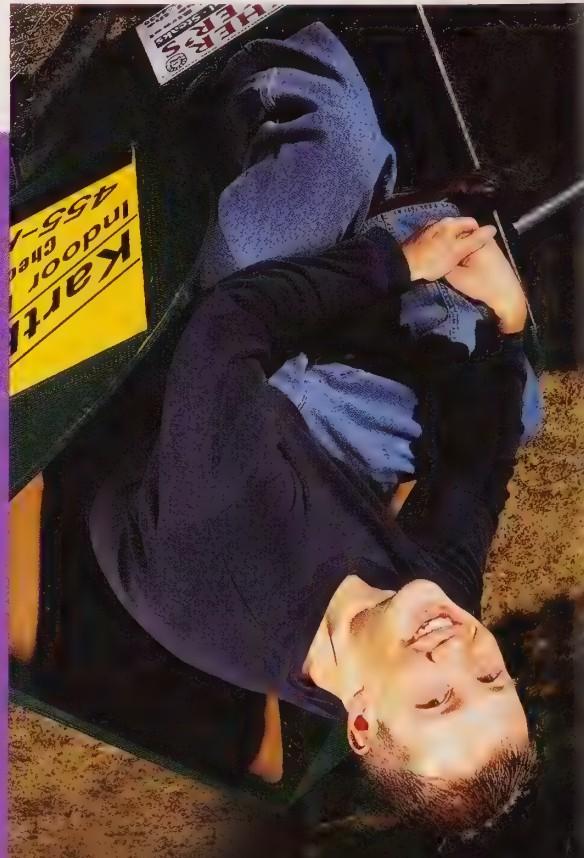
l'expérience de Jake a peut-être suscité, se souvient Jakarta, Lancienement démarre une entente entre, ignoreais complètement son succès. «Quand j'ai fait mon

« Je n'aurais jamais pensé avoir la chance de faire une offre », déclare une entreprise à succès. Quand le propriétaire d'une entreprise a décidé de vendre, il a été le premier à lui offrir un bon salaire. Quand d'en tirer un bon salaire. Quand le propriétaire d'une entreprise a décidé de vendre, il a acheté l'entreprise. Jake Mackinnon, 19 ans, n'a pas été déçu. « J'ai été ravi de faire partie de cette entreprise », déclare-t-il. « C'est arrivé par hasard. C'était un employeur qui a été extrêmement impressionné par mon travail et m'a proposé un poste à temps plein dans son entreprise. »

J A K E M A C K I N N O N

RidgeShaw

entreprises (ce qui risque de mal tourner si on se produit), les succès et les difficultés de l'entreprise (les événus, les dépenses et les actifs de l'entreprise, les ventes toutes les sources de financement possibles, surtout celles destinées aux étudiants et aux entreprises - les taux d'intérêt sont meilleurs - comme le programme de compétences des jeunes en entreprise entrepreneurship (CJE) cherchez un type d'entreprise que vous aimerez peut trouver dans des conseils qu'on peut trouver dans des endroits comme Open Business

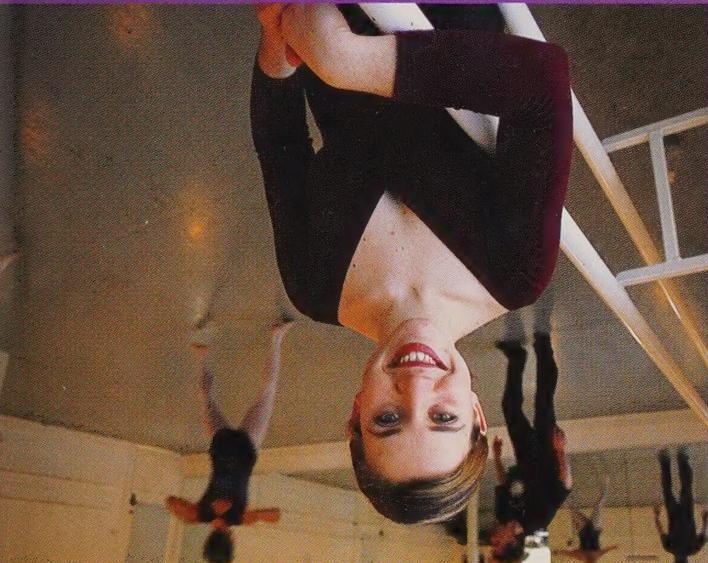


Balie classique

Académie de

S U Z A N N E B O U R Q U E

« Je n'aurais jamais imaginé faire ça, j'ai toujours pensé que je devrais démenager à Montréal ou à New York après le secondaire. Je n'ai jamais cru que je resterais ici! »



est jeune fait vieillir trop vite dit Suzanne. Alors, j'essaie d'avoir une vie sociale, j'ai toujours été très occupée, même toute jeune. Je suis donc très bonne pour organiser et gérer mon temps. C'est très important quand on commence en affaires.»

Après quatre ans, l'entreprise fonctionne assez bien pour que Suzanne en tire un salaire. Jusqu'à maintenant, tous les revenus servent à rembourser les prêts et à améliorer le studio. Toutefois, Suzanne dit que ces sacrifices en valut la peine.

«J'ai tellement appris de cette expérience que, même si ça dévrait se terminer demain, je n'aurais aucun regret. L'expérience m'a beaucoup appris. Ça m'a aidé à avoir confiance en moi, à travailler avec les gens et à connaître le milieu des affaires. J'ai appris que je peux réussir n'importe quoi, à condi-

- Vérfitez les programmes qui offrent du financement aux étudiants
- Interessez à démarrer une entreprise, entre autres, le programme Capital d'entreprise pour étudiants
- Inscrivez à la région de Québec la nécessité pour réussir en affaires... gardez l'œil ouvert et suivez sur l'occasion qui se présente
- Ne vous attendez pas à un gros salaire au début
- Organisez votre emploi du temps, car il y a beaucoup à faire; il existe des cours et des livres sur la gestion du temps



C'est pourquoi, l'APeca Langat, en 1990, une stratégie visant à sensibiliser le plus de jeunes possibles à l'entrepreneuriat comme choix de carrière. On cherche aussi à leur procurer des financement et l'orientation dont ils avaient besoin pour réaliser leurs rêves.

Aujourd’hui, les établissements scolaires offrent des cours d’entrepreneuriat, et des pro- grammes offrant du conseil en et du financement sur mesure pour aider les jeunes à démarrer leur entreprise. L’information sur ce sujet n’a jamais été aussi facile d’accès.

Le entrepreneurat est bien vivant au Canada atlantique, et l’APECAC et ses partenaires continueront à travailler pour assurer un brillant avenir à la région et à ses jeunes.

Ceux que nous présentons dans ce même. Des jeunes gens comme au cours des autres pour eux.

Spécialement créés pour créer des emplois jeunes qui ont le désir et les compétences qui ont l’économie. Ce sont ces entreprises, il est facile de voir qui par le démarage de petites entreprises dans la région sont créées et que la plupart des nouveaux emplois dans la région sont «jeunes».

500 000 personnes sont «jeunes» et que la plupart des nouveaux emplois dans la région sont créés par le démarage de petites entreprises, il est facile de voir qui qui ont le désir et les compétences qui ont l’économie. Ce sont ces jeunes qui ont le désir et les compétences pages.

Agence de Promotion
Économique
du Canada Atlantique
Séisme social
644, rue Main, CP 6051
Moncton (Nouveau-Brunswick)
E1C 3J8
1 800 561-7862
Numéro sans frais :
1 800 561-2271
Téléphone : (506) 851-7403
Télécopieur : (506) 851-2271
www.acaa-peca.ca

%. (Référence :
us Reid - Reconnecting
overnment With Youth II)

R

- a) 14 %
 - b) 44 %
 - c) 64 %

Combien de jeunes du Canada aiment-ils démarquer leur entreprise? Est-ce :



Canada

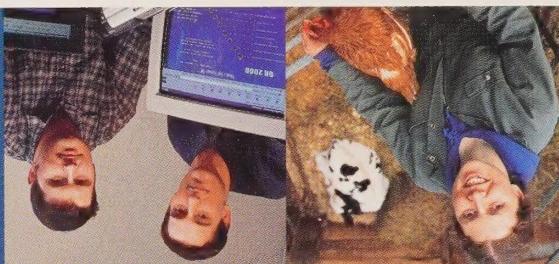
Agence de la promotion économique du Canada
Admire Canada
Opportunités Canada
Agence du commerce international



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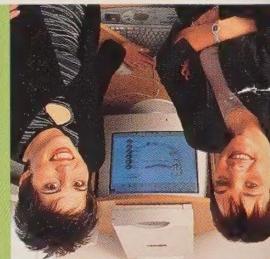
INITIATIVE · DYNAMISME · RÉVÉ

INDÉPENDANCE · HÉROSISME



DU CANADA ATLANTIQUE
JEUNES ENTREPRENEURS
PARTAGEZ L'EXPÉRIENCE DE

A l'intérieur :



VOTRE AFFAIRE

Faites-en

OCCASIONS · MOTIVATION

